



DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorneys for Creditor, TD Auto Finance LLC

Order Filed on January 31, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

MICHAEL RAMOS AND  
DAPHNE Y. RAMOS

Debtors.

Lead Case No.: 19-17748-KCF

Adv. No: 19-02048-KCF

Judge: Hon. Kathryn C. Ferguson

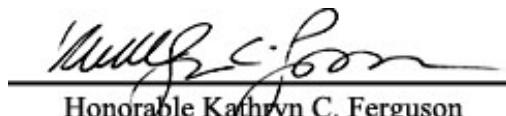
Chapter: 7

TD Auto Finance LLC  
Plaintiff  
v.  
DAPHNE Y. RAMOS  
Defendant

**CONSENT ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY**

**The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
ORDERED.**

**DATED: January 31, 2020**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

DISTRICT OF NEW JERSEY UNITED STATES BANKRUPTCY COURT	
<b>Caption in Compliance with D.N.J. LBR 9004-2(c)</b>	
Joseph G. Devine, Jr., Esq. (ID #031072011) SCHILLER, KNAPP, LEFKOWITZ & HERTZEL, LLP A LLP Formed in the State of New York 30 Montgomery Street, Suite 1205 Jersey City, New Jersey 07302 (518) 786-9069 Attorneys for Creditor, TD Auto Finance LLC	
In Re:	Lead Case No.: 19-17748-KCF
MICHAEL RAMOS AND DAPHNE Y. RAMOS  Debtors.	Adv. No: 19-02048-KCF
TD Auto Finance LLC Plaintiff  v.  DAPHNE Y. RAMOS Defendant	Judge: Hon. Kathryn C. Ferguson  Chapter: 7

**CONSENT ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY**

WHEREAS, TD Auto Finance LLC (hereinafter "creditor") is the holder of a perfected security interest in one (1) 2017 Mercedes Benz GLS Class (V.I.N. 4JGDF6EEXHA959141) owed by the above captioned debtors.

WHEREAS, TD Auto Finance LLC filed an adversary proceeding (Adversary Case No. 19-02048) contesting to the dischargeability of the underlying debt owed by the above captioned debtors

pursuant to 11. U.S.C. 523(a)(2)(A).

WHEREAS, the parties wish to allow TD Auto Finance LLC to recover and liquidate the above described vehicle in a continued effort to resolve the above referenced proceeding;

NOW THEREFORE, the creditor and debtors hereby agree as follows:

1. That the automatic stay instituted upon the filing of the petition for an Order for relief by the debtors is terminated effective November 1, 2019 in that it shall not apply to any action by the above petitioning creditor to recover possession and dispose of its collateral; namely one (1) 2017 Mercedes Benz GLS Class (V.I.N. 4JGDF6EXHA959141).

/s/ Joseph Devine

Joseph G. Devine, Jr., Esq.  
Attorneys for Creditor  
Schiller, Knapp, Lefkowitz & Hertzel, LLP  
30 Montgomery Street, Suite 1205  
Jersey City, New Jersey 07302

Date: November 18, 2019

/s/ Roger Chavez

Roger Chavez, Esq.  
Attorney for Debtor  
744 Broad Street, Suite 1600  
Newark, New Jersey 07102

Date: November 7, 2019

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Michael Ramos  
Daphne Y. Ramos  
Debtors

Case No. 19-17748-KCF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db/jdb +Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2020 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Jonathan Goldsmith Cohen on behalf of Creditor Jonathan Goldsmith Cohen imclawgroupcf@gmail.com;g.jr77824@notify.bestcase.com  
Joseph Gunnar Devine, Jr on behalf of Creditor TD Auto Finance LLC jdevine@schillerknapp.com, kcollins@schillerknapp.com;acarmany@schillerknapp.com;bfisher@schillerknapp.com  
Joseph Gunnar Devine, Jr on behalf of Plaintiff TD Auto Finance LLC jdevine@schillerknapp.com, kcollins@schillerknapp.com;acarmany@schillerknapp.com;bfisher@schillerknapp.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Kevin Gordon McDonald on behalf of Creditor USB Leasing LT kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Michael A. Artis on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Michael R. DuPont on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com  
Richard Gerbino on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillerknapp.com, kcollins@schillerknapp.com;acarmany@schillerknapp.com;bfisher@schillerknapp.com  
Robert Davidow on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC. nj.bkecf@fedphe.com  
Roger Chavez on behalf of Joint Debtor Daphne Y. Ramos rchavez01@aol.com,  
rchavez@chavezlegal.com  
Roger Chavez on behalf of Debtor Michael Ramos rchavez01@aol.com, rchavez@chavezlegal.com  
Roger Chavez on behalf of Defendant Daphne Y. Ramos rchavez01@aol.com, rchavez@chavezlegal.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 17